

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nitin Balbir Chhibber
Aruna Chhibber
Debtors

Case No. 13-02944-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 3180W

Page 1 of 3
Total Noticed: 50

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb
cr +Nitin Balbir Chhibber, Aruna Chhibber, 2360 Ashleigh Drive, York, PA 17402-4987
+Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave Suite 100,
Boca Raton, FL 33487-2853
cr Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229
cr +SABR Mortgage Loan 2008-1 c/o Ocwen Loan Servicing, Stern & Eisenberg, PC, 1581 Main Street,
Suite 200, Warrington, PA 18976-3400
cr Wellspan, 1135 Edgar Street, PO Box 15198, York, PA 17405-7198
4340096 +1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
4396344 +Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
5078315 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake TX 76092-7657
4327906 +COLLECTION SERVICE CENTER, 54 N CENTRE ST, CUMBERLAND, MD 21502-2306
4327909 EDWARD A. PASKEY, ESQ., KAGEN, MACDONALD & FRANCE, P.C., 2675 EASTERN BLVD.,
YORK, PA 17402-2905
4327910 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
4327899 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4327912 +MCCABE, WEISBERG & CONWAY P.C., 123 S. BROAD STREET, SUITE 2080,
PHILADELPHIA, PA 19109-1031
4327898 +NITIN BALBIR CHHIBBER, ARUNA CHHIBBER, 2360 ASHLEIGH DRIVE, YORK, PA 17402-4987
4327913 +OCWEN LOAN SERVICING, LLC, 12650 INGENUITY DR., ORLANDO, FL 32826-2703
4327914 OCWEN LOAN SERVICING, LLC, P.O. BOX 6440, CAROL STREAM, IL 60197-6440
4327916 +ORTHOPAEDIC & SPINE SPECIALISTS, 1855 POWDER MILL ROAD, YORK, PA 17402-4702
4327901 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4645335 Residential Credit Solutions, Inc., P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
4645336 Residential Credit Solutions, Inc., P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
4405223 Residential Credit Solutions, Inc., P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
SABR Mortgage Loan 2008-1 REO Subsidiary, LLC, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
4327900 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4327917 +STATE OF MARYLAND, CENTRAL COLLECTION UNIT, 300 WEST PRESTON STREET,
BALTIMORE, MD 21201-2307
4327918 +SUSQUEHANNA BANK, 1570 MANHEIM PIKE, P.O. BOX 3300, LANCASTER, PA 17604-3300
4988265 +THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
4988266 +THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146, THE BANK OF NEW YORK MELLON,
Bayview Loan Servicing, LLC 33146-1837
5074587 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5074588 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
c/o BSI Financial Services 75038-2480
4327919 +YORK HOSPITAL, P.O. BOX 6195, READING, PA 19610-0195
4327920 +YORK HOSPITAL, 1001 SOUTH GEORGE STREET, P.O. BOX 2507, YORK, PA 17405-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Sep 04 2018 23:05:00 BANK OF AMERICA, N.A.,
BUILDING C, 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333
cr +E-mail/Text: bankruptcy.bnc@ditech.com Sep 04 2018 18:56:38 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
cr +EDI: BMW.COM Sep 04 2018 23:05:00 Financial Services Vehicle Trust, 5550 Britton Parkway,
Hilliard, OH 43026-7456
4327903 EDI: BANKAMER.COM Sep 04 2018 23:05:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4327904 +EDI: BANKAMER.COM Sep 04 2018 23:05:00 BANK OF AMERICA, N.A., 1800 TAPO CANYON ROAD,
MAIL STOP #SV-103, SIMI VALLEY, CA 93063-6712
4327905 EDI: BMW.COM Sep 04 2018 23:05:00 BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR,
DUBLIN, OH 43017
4361010 EDI: BMW.COM Sep 04 2018 23:05:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin, OH 43016
4340670 +EDI: AISACG.COM Sep 04 2018 23:05:00 BMW Financial Services NA, LLC,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4327907 EDI: WFNBN.COM Sep 04 2018 23:05:00 COMENITY BANK, PO BOX 659813,
SAN ANTONIO, TX 78265-9113
4327908 +EDI: WFNBN.COM Sep 04 2018 23:05:00 COMENITY BANK/BON TON, 3100 EASTON SQUARE PL,
COLUMBUS, OH 43219-6232
4369937 EDI: CAPITALONE.COM Sep 04 2018 23:05:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4814610 +E-mail/Text: jennifer.chacon@spservicing.com Sep 04 2018 18:57:00
DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc.,
c/o Select Portfolio Servicing, Inc. 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4814609 E-mail/Text: jennifer.chacon@spservicing.com Sep 04 2018 18:57:00
DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250

4327902 +EDI: IRS.COM Sep 04 2018 23:05:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

4327915 +Fax: 407-737-5634 Sep 04 2018 19:05:20 OCWEN LOAN SERVICING, LLC, 1661 WORTHINGTON ROAD,
SUITE 100, NORTH PALM BEACH, FL 33409-6493

4352764 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2018 18:56:41
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

4354065 EDI: Q3G.COM Sep 04 2018 23:06:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

4376034 EDI: RECOVERYCORP.COM Sep 04 2018 23:04:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4874931 E-mail/Text: bankruptcy.bnc@ditech.com Sep 04 2018 18:56:38 The Bank of New York Mellon,
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

4874932 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 04 2018 18:56:38 The Bank of New York Mellon,
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154,
The Bank of New York Mellon, c/o Ditech Financial LLC 57709-6154

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank Trust National Association, as Trustee o
cr* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

4810590* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

4327911* +FINANCIAL RECOVERIES, 200 E. PARK DR., STE 100, MOUNT LAUREL, NJ 08054-1297

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, et al ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Ann E. Swartz on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, et al ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Barbara Ann Fein on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, et al bfein@sanddlawyers.com, mhanford@sanddlawyers.com

Celine P DerKrikorian on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2004-14T2) bkgroup@kmlawgroup.com

Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust
JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com

Kevin T McQuail on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, et al ecfmail@mwc-law.com

Lawrence V. Young on behalf of Debtor 2 Aruna Chhibber lyoung@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com; jrosenau@cgalaw.com

Lawrence V. Young on behalf of Debtor 1 Nitin Balbir Chhibber lyoung@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com; jrosenau@cgalaw.com

Marisa Myers Cohen on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, et al Mcohen@mwc-law.com

Matthew Christian Waladt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for DLJ Mortgage Capital, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Matthew Christian Waldt on behalf of Creditor DLJ Mortgage Capital, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Michele A De Witt on behalf of Creditor THE BANK OF NEW YORK MELLON
bkecfinbox@aldridgepite.com, mdewitt@ecf.inforoptcy.com
Raymond M Kempinski on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWALT2004-14T2 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Recovery Management Systems Corporation claims@recoverycorp.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor SABR Mortgage Loan 2008-1 c/o Ocwen Loan
Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 18

Information to identify the case:

Debtor 1 **Nitin Balbir Chhibber**
First Name Middle Name Last Name

Debtor 2 **Aruna Chhibber**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2350**

EIN --

Social Security number or ITIN **xxx-xx-1400**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:13-bk-02944-RNO****Order of Discharge**

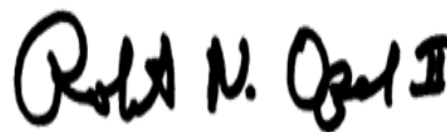
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nitin Balbir Chhibber
aka Nitin B. Chhibber, aka Nitin Balbar Chhibber

Aruna Chhibber

By the
court:

September 4, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.